

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael A. Wilkman) Group Art Unit 2162
App. No. : 09/909,194)
Filed : July 19, 2001)
For : UNIVERSAL)
TRANSACTION MANAGER)
AGENT, SYSTEMS AND)
METHODS)
Examiner : Unknown

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Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

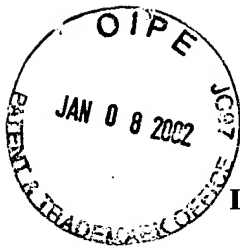
Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: November 26, 2001

By: Stephen C. Jensen
Stephen C. Jensen
Registration No. 35,556
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2162 #2
PATENT 135

01-24-02

Case Docket No. HOLCORP:005A

Date: November 27, 2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Michael A. Wilkman
Appl. No. : 09/909,194
Filed : July 19, 2001
For : UNIVERSAL
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AGENT, SYSTEMS AND
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Examiner : Unknown
Group Art Unit : 2162

I hereby certify that this correspondence and all
marked attachments are being deposited with the
United States Postal Service as first class mail in
an envelope addressed to: Assistant Commissioner
for Patents, Washington, D.C. 20231, on

November 27, 2001

(Date)


Stephen C. Jensen, Reg. No. 35,556

TRANSMITTAL LETTER

ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231
ATTENTION: APPLICATION BRANCH

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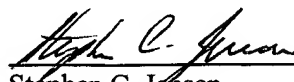
JAN 14 2002

Technology Center 2100

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with One (1) reference.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.


Stephen C. Jensen
Registration No. 35,556
Attorney of Record

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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)	ATTY. DOCKET NO. HOLCORP 695A	APPLICATION NO. 09/908,134
	RECEIVED JAN 4 2002 Technology Center 2100	
	APPLICANT Michael A. Wilkman	FILING DATE July 19, 2001

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
		5724424	03/03/1998	Gifford			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

EXAMINER INITIAL		OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

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EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	